Indexing Instructions: Lot 31, Creekside Subdivision

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, the undersigned, Rox Ann Branch, do hereby Grant, Bargain, Sell, Convey and Warrant unto Billy David Holland and wife, Patricia L. Holland, as tenants by entirety with full rights of survivorship and not as tenants in common, the following land and property located and situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 31, Section A, Creekside Subdivision, situated in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, and more particularly described in the Plat thereof, recorded in Plat Book 76, Pages 10-11, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The above described property is subject to the zoning regulations of DeSoto County, Mississippi, and air, water, pollution, and flood control regulations imposed by any governmental authority having jurisdiction over same. The conveyance is subject to those building restrictions and protective covenants recorded in Plat Book 76, Pages 10-11, on file in the office of the Chancery Clerk of DeSoto County, Mississippi, and which are incorporated herein by this reference.

IT IS AGREED AND UNDERSTOOD that the taxes for the current year have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the pro-ration is incorrect then Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid. The Grantee will be responsible for paying the property taxes due January 1, 2006.

WITNESS THE SIGNATURE OF THE GRANTORS, this the 24 day of March, 2005.

Roxan Branch
Rox Ann Branch



STATE OF MISSISSIPPI

COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for said County and State, the within named **Rox Ann Branch**, who acknowledged that she signed, sealed and delivered the above and foregoing Warranty Deed on the day and year therein written as her true act and deed.

GIVEN UNDER MY HAND AND SEAL, this the

day of March, 2005.

MY COMMISSION EXPIRES:

OTARY PUBLIC

Prepared By and After Recording, Return To: Stroud Harper & Whitwell, P.C. Post Office Box 210 Southaven, MS 38671 (662) 536-5656

Grantors Mailing Address: 4617 Stone Cross, Olive Branch, MS 38654

Grantors Telephone Numbers: Home: 901-833-1791

Grantees Mailing Address: 1504 Mason Drive, Hernando, MS 38632

Grantees Telephone Numbers: Home: 901-486-1199